



Croatia | Domestic Multi-lateral Interchange Fees

Consumer			
Product	Fee Type	General	Bill Payments ²
Visa Consumer Debit	Secure ¹	0.20%	0.20%
Visa Consumer Prepaid	Non-Secure		(capped at HRK 0.50)
Visa Consumer Credit	Secure	0.30%	0.30%
Visa Consumer Deferred Debit	Non-Secure		(capped at HRK 0.60)

Commercial					
Product	Fee Type	General	Bill Payments	Government Payments ³ and Postal Services ⁴	Petrol ⁵
Visa Business Debit	EMV® Chip (Incl. Contactless)	1.85%			
Visa Business Prepaid	Electronic Commerce	1.95%	0.75%	0.75%	0.80%
	Standard	2.05%	(capped at HRK 0.80)		
Visa Business Credit	EMV Chip (Incl. Contactless)	1.85%			
Visa Business Deferred Debit	Electronic Commerce	1.95%	0.75%	0.75%	0.80%
	Standard	2.05%	(capped at HRK 0.80)		
Visa Business Credit - Small Market Expense	Standard	0.30%	0.30%	-	-
			(capped at HRK 0.80)		
Visa Platinum Business Debit	EMV Chip (Incl. Contactless)	2.10%			
Visa Infinite Business Debit	Electronic Commerce	2.20%	0.75%	0.75%	0.80%
	Standard	2.30%	(capped at HRK 0.80)		
Visa Platinum Business Credit	EMV Chip (Incl. Contactless)	2.10%			
Visa Infinite Business Credit	Electronic Commerce	2.20%	0.75%	0.75%	0.80%
	Standard	2.30%	(capped at HRK 0.80)		
Visa Corporate	EMV Chip (Incl. Contactless)	2.10%			
	Electronic Commerce	2.20%	0.75%	0.75%	0.80%
	Standard	2.30%	(capped at HRK 0.80)		
Visa Corporate - Large Market Enterprise	Standard	0.30%	0.30%	-	-
			(capped at HRK 0.80)		
Visa Purchasing	EMV Chip (Incl. Contactless)	2.10%			
	Electronic Commerce	2.20%	0.75%	0.75%	0.80%
	Standard	2.30%	(capped at HRK 0.80)		

¹ Comprises of EMV Chip, Visa Secure, or other equivalent secure Visa technology which may be developed in the future.

² Bill Payments: Merchant Category Code (MCC) 4814—Telecommunication Services, including Local and Long Distance Calls, Credit Card Calls, Calls Through Use of

³ Government Payments: MCC 9222—Fines; MCC 9311—Tax Payments; MCC 9399—Government Services (Not Elsewhere Classified)

⁴ Postal Services: MCC 9402—Postal Services—Government Only

⁵ Petrol: MCC 5541—Service Stations (with or without Ancillary Services); MCC 5542—Automated Fuel Dispensers

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